

EIOPA Occupational Pensions Stakeholder Group

Pauline Azzopardi

I am a current OPSG member and sat on the IRSG and OPSG 2020-2024 where I attended all meetings and gave feedback on various topics including consumer trends, gender gap, Retail Investor Strategy, PEPP and PEOP. “Value for Money in unit-linked products” is still an unfinished discussion and this is an important consideration in my country as regards pension products. I am pleased to contribute to pensions tracking systems and pensions dashboards to ensure enhancement of information to consumers; auto-enrolment mechanisms in Member States where there is a very low take-up; contribute to any review of the PEPP on which I had given feedback before its launch in March 2022 and to contribute to the IORP II review, aiming to ensure that IORPs will continue to contribute to adequate and sustainable pensions in view of observed trends for example Defined Contribution, advice on better governance, risk assessment. I look forward to other possible discussions for the future like addressing the challenges within non-standard forms of work, decumulation phase; longevity risk and later retirement.

I hold a Bachelor of Science degree and a Fellowship from the Chartered Insurance Institute of London and Financial Planning and Advice qualifications: B.Sc. (c. Hons), F.C.I.I., A.C.I.I., CeFA, Cert. PFS, London Stock Exchange exams. I am an experienced leader with over 30 years of success in major international banking and insurance businesses. I have worked for world renowned companies Munich Re, HSBC, Lloyds Banking Group and Zurich Financial Services. I worked internationally in UK, Malta, India, Bahrain, Dubai and Oman in advisory, technical and executive roles. I was a financial advisor in London where I built up my own portfolio of individual and corporate clients. In Malta I occupied senior management roles: Sales Manager at Middle Sea Valletta, Sales and Marketing Manager at Mid-Med Life and HSBC Bank Malta plc and Deputy COO/Investment Manager in a Munich Re subsidiary. I lecture at the University of Malta, the Malta Insurance Training Centre and the Risc Institute Dubai. I am currently the President of the Association for Consumer Rights Malta and President of the Malta Insurance Institute.